

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: BRENDAL RUCKES § Case No.: 09-49763  
DANIEL RUCKES §  
§  
§  
§  
§  
Debtor(s) §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/31/2009.
- 2) This case was confirmed on N/A.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 03/04/2010.
- 6) Number of months from filing to the last payment: 0
- 7) Number of months case was pending: 3
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 37,670.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 3,991.06
Less amount refunded to debtor	\$ 3,991.06
<b>NET RECEIPTS</b>	<b>\$ .00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ .00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ .00
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION**

\$ .00

Attorney fees paid and disclosed by debtor \$ 3,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CHASE MANHATTAN MORT	SECURED	106,577.00	111,486.53	.00	.00	.00
CHASE MANHATTAN MORT	SECURED	.00	12,417.90	12,150.00	.00	.00
HARRIS BANK	SECURED	69,579.00	.00	.00	.00	.00
DISCOVER FINANCIAL S	UNSECURED	7,432.00	7,432.86	7,432.86	.00	.00
CHASE HOME FINANCE L	OTHER	NA	NA	NA	.00	.00
NICOR GAS	UNSECURED	36.00	133.48	133.48	.00	.00
SUPERIOR FINANCIAL G	UNSECURED	12,287.00	12,919.34	12,919.34	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	NA	6,563.31	6,563.31	.00	.00
AMERICAN EXPRESS	UNSECURED	501.00	501.03	501.03	.00	.00
CHASE MANHATTAN MORT	UNSECURED	6,510.00	NA	NA	.00	.00
HARRIS BANK	UNSECURED	69,579.00	NA	NA	.00	.00
ACS	UNSECURED	24,705.00	NA	NA	.00	.00
AMERICAN EXPRESS	OTHER	.00	NA	NA	.00	.00
AMERICAN HONDA FINAN	UNSECURED	.00	NA	NA	.00	.00
AMERICAN HONDA FINAN	UNSECURED	.00	NA	NA	.00	.00
AMERICAN EXPRESS	UNSECURED	11,648.00	11,648.65	11,648.65	.00	.00
AMERICAN EXPRESS	UNSECURED	9,011.00	9,011.79	9,011.79	.00	.00
AMERICAN EXPRESS	UNSECURED	.00	NA	NA	.00	.00
APPLIED CREDIT BANK	UNSECURED	5,233.00	NA	NA	.00	.00
BANK OF AMERICA NA	UNSECURED	5,086.00	NA	NA	.00	.00
CAPITAL ONE BANK	UNSECURED	.00	NA	NA	.00	.00
CCH SHOPS	OTHER	.00	NA	NA	.00	.00
CCH SHOPS	OTHER	.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CCH SHOPS	UNSECURED	237,925.92	53,651.35	53,651.35	.00	.00
CHARTER ONE BANK	UNSECURED	.00	NA	NA	.00	.00
CHASE BANK USA	UNSECURED	16,472.00	NA	NA	.00	.00
JPMORGAN CHASE BANK	UNSECURED	11,715.00	12,044.56	12,044.56	.00	.00
CR EVERGREEN LLC	UNSECURED	6,683.00	6,889.36	6,889.36	.00	.00
CHASE BANK USA	UNSECURED	.00	NA	NA	.00	.00
CHASE	UNSECURED	.00	NA	NA	.00	.00
CHASE BANK	UNSECURED	421.52	NA	NA	.00	.00
CHASE MANHATTAN MORT	UNSECURED	.00	NA	NA	.00	.00
CHASE BP	UNSECURED	.00	NA	NA	.00	.00
DEVRY INC	UNSECURED	.00	NA	NA	.00	.00
DEVRY INC	UNSECURED	.00	NA	NA	.00	.00
EMERGE VISA	UNSECURED	6,368.00	NA	NA	.00	.00
HSBC/NAUTL	UNSECURED	.00	NA	NA	.00	.00
JPMC NA	UNSECURED	.00	NA	NA	.00	.00
HSBC/CARSONS	UNSECURED	.00	NA	NA	.00	.00
WACHOVIA/USAF	UNSECURED	.00	25,530.86	25,530.86	.00	.00
SALLIE MAE	UNSECURED	.00	NA	NA	.00	.00
SALLIE MAE	UNSECURED	.00	NA	NA	.00	.00
SALLIE MAE	UNSECURED	.00	NA	NA	.00	.00
USA SERVICES COMPANY	UNSECURED	.00	NA	NA	.00	.00
USA SERVICES COMPANY	UNSECURED	.00	NA	NA	.00	.00
WFFINANCIAL	UNSECURED	.00	NA	NA	.00	.00
WFFINANCIAL	UNSECURED	.00	NA	NA	.00	.00
WF FINANCIAL	UNSECURED	.00	NA	NA	.00	.00
CCH SHOPS	OTHER	.00	NA	NA	.00	.00
CCH SHOPS	OTHER	.00	NA	NA	.00	.00
CCH SHOPS	OTHER	NA	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	12,150.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	<b>12,150.00</b>	<b>.00</b>	<b>.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	<b>.00</b>	<b>.00</b>	<b>.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>146,326.59</b>	<b>.00</b>	<b>.00</b>

**Disbursements:**

Expenses of Administration	\$ .00
Disbursements to Creditors	\$ .00
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ .00</b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 03/30/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.